

UNITED STATES BANKRUPTCY COURT
District of Minnesota

In Re:)	
SAM R TSCHIDA)	
903 RANAE LN)	
ST CLOUD, MN 56301)	Case Number: 05 - 60871
)	
)	
)	
)	Chapter: 7
)	
)	
Debtor)	
)	
Social Security Number:)	
Debtor:)	
xxx-xx-2060)	
)	
)	

DISCHARGE OF DEBTOR

It appears that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 10/04/05

BY THE COURT

DENNIS D O'BRIEN

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT

Filed and docket entry made on 10/04/05

Lori Vosejpka Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:*] [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0864-6
Case: 05-60871

User: user105
Form ID: 318

Page 1 of 1
Total Served: 18

Date Rcvd: Oct 04, 2005

The following entities were served by first class mail on Oct 06, 2005.

db +TSCHIDA, SAM R, 903 RANAE LN, ST CLOUD, MN 56301-5990
aty +PEARSON, RICHARD J, PO BOX 120088, NEW BRIGHTON, MN 55112-0088
tr +GEORGEN-RUNNING, TERRI A, PO BOX 16355, ST PAUL, MN 55116-0355
6508135 +BMD COMMERCIAL INC, 1843 3RD ST N STE 150, ST CLOUD MN 56303-4414
6508136 CHARTER COMMUNICATIONS, 8273 INNOVATION WAY, CHICAGO IL 60682-0082
6508132 CHASEBANK ONE, PO BOX 260161, BATON ROUGE LA 70826-0161
6508137 CINGULAR WIRELESS, PO BOX 6438, CAROL STRM IL 60197-6438
6508138 +CITIFINANCIAL RETAIL SERV, BANKRUPTCY DEPT, 11436 CRONHILL DR STE H, OWINGS MILL MD 21117-2285
6508139 MASTERCARD, CHASEBANK ONE, PO BOX 94017, PALATINE IL 60094-4017
6508147 +MN DEPT OF REVENUE, BANKRUPTCY SECTION, PO BOX 64447, ST PAUL MN 55164-0447
6508133 PHH MORTGAGE, PO BOX 5452, MT LAUREL NJ 08054-5452
6508140 SALLIE MAE, PO BOX 9500, WILKES BARRE PA 18773-9500
6508143 STEARNS COUNTY SHERIFF, STEARNS COUNTY COURTHOUSE, ST CLOUD MN 56301
6508134 TEACHERS FEDERAL CREDIT UNION, PO BOX 1260, MINNEAPOLIS MN 55440-1260
6508145 +UNITED STATES ATTORNEY, 600 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
6508144 +UNITED STATES TRUSTEE, 1015 US COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS MN 55415-3070
6508142 VISA, CHASEBANK ONE, PO BOX 94014, PALATINE IL 60094-4014

The following entities were served by electronic transmission on Oct 05, 2005 and receipt of the transmission was confirmed on:

6508146 +E-mail: deed.bkpt.mpwr@state.mn.us Oct 05 2005 07:39:34 STATE OF MINNESOTA,
DEPT OF MANPOWER SERVICES, 390 N ROBERT ST, ST PAUL MN 55101-1812

TOTAL: 1

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6508141* TEACHERS FEDERAL CREDIT UNION, PO BOX 1260, MINNEAPOLIS MN 55440-1260

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2005

Signature:

